

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
1/20/22 10:40 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

<b>IN RE: Milton L. Wallace dba MLW Stables</b>	<b>Debtor(s)</b>
<b>PNC BANK, NATIONAL ASSOCIATION</b>	<b>Movant</b>
vs.	
<b>Milton L. Wallace dba MLW Stables</b>	<b>Debtor(s)</b>
<b>Ronda J. Winnecour,</b>	
<b>Trustee</b>	

**BK NO. 17-11351 TPA**

**Chapter 13**

**Related to Claim No. 10**

Related to Doc.No.53

**CONSENT ORDER REGARDING  
NOTICE OF PAYMENT CHANGE**

1. PNC Bank, NA (hereinafter "PNC") holds a mortgage secured by real property located at 2170 Thompson Hill Road, Russell, PA 16345.
2. On November 26, 2021, PNC Bank, N.A. filed a Notice of Payment Change indicating a payment change effective January 1, 2022. In the notice, the escrow payment increased from \$268.97 to \$986.01.
3. On December 14, 2021, Debtor, Milton Wallace, filed an objection to the Notice of Payment Change, objecting that the amount was too high.
4. On December 15, 2021, the Court issued an Order scheduling a hearing in regard to this matter on February 9, 2022 and directing PNC to submit additional information regarding the Notice of Payment Change.
5. The mortgaged property is co-located with the Debtor's commercial stable.
6. Debtor maintains an insurance policy through American National for both the mortgaged premises as well as the stable.
7. The premium for the mortgaged property is \$1078 and the premium for the stable is over \$5,000. The total bill was sent to PNC, which is what was used to generate the escrow analysis for the Notice of Payment Change.

8. PNC has confirmed that the commercial portion of the insurance policy has been paid

directly.

9. PNC has prepared a new escrow analysis, only including the portion of the insurance policy that covers the mortgage property. A copy of the new escrow analysis is attached hereto.

10. The new Escrow Analysis reflects a new monthly payment of \$769.93, of which the escrow component is \$266.40 with an escrow shortage of \$1.90.

11. The 11/26/2021 Notice of Payment Change is hereby withdrawn.

12. PNC shall file the new Notice of Payment Change if it has not already done so.

13. The hearing scheduled for February 9, 2022 is hereby cancelled and no further submission is required by PNC.

**CONSENTED AND AGREED TO BY:**

/s/ Brian C. Nicholas, Esq.

Brian C. Nicholas Esq.  
Attorney I.D. No. 317240  
KML Law Group, P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
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201-549-5366  
[bnicholas@kmllawgroup.com](mailto:bnicholas@kmllawgroup.com)  
Attorneys for Secured Creditor,  
PNC Bank, NA

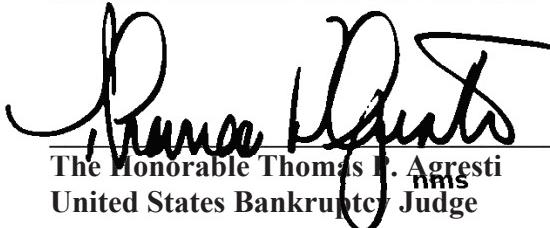
/s/Daniel P. Foster, Esq

Daniel P. Foster, Esq.  
Foster Law Offices  
1210 Park Ave  
Meadville, PA 16335  
814-724-1165

Attorney for Debtor

Dated: 1/11/2022

**REVIEWED AND APPROVED BY:**



The Honorable Thomas J. Agresti  
United States Bankruptcy Judge

In re:  
Milton L. Wallace  
Debtor

Case No. 17-11351-TPA  
Chapter 13

District/off: 0315-1  
Date Rcvd: Jan 20, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Milton L. Wallace, 2170 Thompson Hill Road, Russell, PA 16345-2544

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 22, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NA bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Debtor Milton L. Wallace dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
James A. Prostko	on behalf of Creditor PNC BANK NA jprostko@c-vlaw.com jamesprostko@gmail.com
Maria Miksich	on behalf of Creditor PNC BANK NA mmiksich@kmllawgroup.com
Michael P. Kruszewski	on behalf of Creditor Saint Vincent Health Center d/b/a Saint Vincent Hospital mkruszewski@quinnfirm.com, mboni@quinnfirm.com;quinnbankruptcy@gmail.com;mmiquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbebko@quin nfir.com

District/off: 0315-1

User: auto

Page 2 of 2

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

Thomas Song

on behalf of Creditor PNC BANK NA pawb@fedphe.com

TOTAL: 8